

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Lorna J. Roberts**Case No.: **19-25800**Judge: **VFP**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date:

January 2023☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney MGB Initial Debtor: LJR Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$1,399.07 Monthly for 41 months, then \$1,623.13 Monthly for 19 months to the Chapter 13 Trustee, starting on August 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Michael G. Boyd	Attorney Fees	1,250.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Home Point Financial	104 North 2nd Street Paterson, NJ 07522 Passaic County	35,211.34	0.00	35,211.34	3,567.46

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
One Main	2006 Cadillac CTS 105000 miles	4,125.00	0.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Toyota Motor Credit	2017 Toyota Highlander 9000 miles Car Loan	41,185.67

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR

3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
- ☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January, 2022.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Loan Modification was approved and added to the end of Debtor's Mortgage	Loan Modification was approved and added to the end of Debtor's Mortgage

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 27, 2023 /s/ Lorna J. Roberts
Lorna J. Roberts
Debtor

Date: _____
Joint Debtor

Date: January 27, 2023 /s/ Michael G. Boyd
Michael G. Boyd
Attorney for the Debtor(s)

In re:
Lorna J. Roberts
Debtor

Case No. 19-25800-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 30, 2023

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:

Recip ID	Recipient Name and Address
db	+ Lorna J. Roberts, 104 North 2nd Street, Paterson, NJ 07522-1808
cr	+ D. Anthony Sottile Authorized Agent for Partners f, 394 Wards Corner Road,, Suite 180, Loveland, OH 45140-8362
cr	+ HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518411413	+ Capital Bank, N.A., P.O. Box 539, Horsham, PA 19044-0539
518420002	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518411418	+ Phelan, Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 30 2023 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 30 2023 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 30 2023 20:40:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/Text: RASEBN@raslg.com	Jan 30 2023 20:40:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/PDF: gecsed@recoverycorp.com	Jan 30 2023 20:50:15	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518411412	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2023 20:40:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518411414	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:13	Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
518411415	Email/Text: bankruptcy@homepointfinancial.com	Jan 30 2023 20:40:00	Home Point Financial, P.O. Box 619063, Dallas, TX 75261
518517420	Email/Text: bankruptcy@homepointfinancial.com	Jan 30 2023 20:40:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
518517439	Email/Text: bankruptcy@homepointfinancial.com	Jan 30 2023 20:40:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
518411416	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2023 20:41:00	Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
518493625	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2023 20:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518411417	+ Email/PDF: cbp@onemainfinancial.com		

District/off: 0312-2

User: admin

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Date Rcvd: Jan 30, 2023

Form ID: pdf901

Total Noticed: 28

		Jan 30 2023 20:50:12	One Main, P.O. Box 1010, Evansville, IN 47706-1010
518447491	Email/PDF: cbp@onemainfinancial.com	Jan 30 2023 20:50:14	OneMain, PO Box 3251, Evansville, IN 47731-3251
518491888	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2023 20:50:25	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518491924	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2023 20:50:34	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518411419	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2023 20:50:17	Portfolio Recovery Services, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
518413804	+ Email/PDF: gecsedl@recoverycorp.com	Jan 30 2023 20:50:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518411420	+ Email/PDF: gecsedl@recoverycorp.com	Jan 30 2023 20:50:33	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
518411421	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 30 2023 20:41:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
518475784	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 30 2023 20:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519337036		Freedom Mortgage, Corporation, Freedom Mortgage, Corporation
519337035		Freedom Mortgage, Corporation
518546902	*+	One Main, P.O. Box 1010, Evansville IN 47706-1010
518447492	*	OneMain, PO Box 3251, Evansville, IN 47731-3251

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	

District/off: 0312-2

User: admin

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Date Rcvd: Jan 30, 2023

Form ID: pdf901

Total Noticed: 28

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Jill Manzo

on behalf of Creditor HOME POINT FINANCIAL CORPORATION bankruptcy@fskslaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Michael G. Boyd

on behalf of Debtor Lorna J. Roberts michaelboydlaw@gmail.com desireevjanica@gmail.com

Phillip Andrew Raymond

on behalf of Creditor Home Point Financial Corporation phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor Home Point Financial Corporation sdeluca@hasbanilight.com hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor HOME POINT FINANCIAL CORPORATION sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Home Point Financial Corporation smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11